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An Analysis of Love, Marriage, and Economics

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About thirty years ago, Miss Maria Ward of Huntingdon, with only seven thousand pounds, had the good luck to captivate Sir Thomas Bertram, of Mansfield Park, in the county of Northhampton, and to be thereby raised to the rank of a baronet's lady, with all the comforts and consequences of an handsome house and large income. All Huntingdon exclaimed on the greatness of the match, and her uncle, the lawyer, himself, allowed her to be at least three thousand pounds short of any equitable claim to it. She had two sisters to be benefited by her elevation … - Mansfield Park, Jane Austen.

Pierre Bourdieu argues in Language and Symbolic Power, that there are certain forms of capital which determine one's position in the social world: “Capital, which can exist in objectified form – in the form of material properties – or, in the case of cultural capital, in an incorporated form, one which can be guaranteed, represents power over a field” (Bourdieu 231). The forms of economic, social, and cultural capital are all in relation to each other in the social field and “[people] are thus defined by their relative positions in this
space” (Bourdieu 231). In this manner, every person belongs to a hierarchy based on the type and amount of capital one possesses.

In *Changing Families: Relationships in Context*, Anne-Marie Ambert explains that, “[t]he basic assumption behind social exchange theory is that people interact and make choices so as to maximize their own benefits or rewards and to minimize their costs” (Ambert 13). Using Bourdieu’s model then, the act of marriage can be understood as a rational exchange to maximize benefits such as economic, cultural, or social capital, while minimizing costs for participants. Historically, marriage was often exclusively used as a means of distributing wealth and inheritance making marriage choice more about the exchange of economic capital, and less about romantic love: “A family already high in the social pyramid could catapult itself from a hilly little dukedom to the rule of more than half the world through a clever and lucky marriage strategy” (Gottleib 52). It was not until much later during the mid 19th century that “[a]t last, very gradually, the phenomenon of romantic love began to spread in life, as it had long done in literature” (Hardy 129), culminating with our own century, “and in particular the last forty years or so which have seen […] the final degradation and therefore popularisation of romantic love” (Hardy 131). It appears that now, more than ever, marriage is a result of romantic love, available to all classes, instead of a rational exchange of capital (Gottleib 272).

Yet, is this truly the case? Is the choice to marry today less about economic capital and more about romantic love than it was before the industrial revolution? With the creation of the 1968 Divorce act in Canada entitling couples to 'no-fault' divorces, divorce rates soared and “[c]urrent estimates indicate that about 37 percent of Canadian marriages end in divorce, ranging from 48 percent in Quebec to a low 22 percent in Prince Edward Island” (Ambert 390). Increases in divorce are also coupled with an extremely large increase in prenuptial agreements as individuals seek to protect their economic assets (Flora 54).

Similarly interesting is the growing number of couples who are choosing to cohabit, rather than marry. Ambert writes that “a substantial proportion of Canadians now choose common-law rather than marriage as a first union” (Ambert 211) and “[c]ohabitations are more likely to result in marriage when the male partner has economic resources” (Ambert 211). Since cohabitation has a higher chance of ending in marriage if the male partner has economic resources, it seems marriage is once again being based on the exchange of capital similar to that of pre-industrial years.

The comparable increases in divorces, and prenuptial agreements – all grounded heavily in the economic sphere of marriage – demonstrate a renewed trend of basing marriages on economic exchange and contractual negotiations rather than solely ‘romantic love’ (Hardy 131). As Arlene Dublin, a family law attorney from New York, states: “Romantic love is one thing; marriage is another. It is a spiritual and emotional bond, for sure. But it is also an economic
partnership” (Flora 54). Today, the importance of this economic bond is becoming larger, demonstrating a renewal of historical forms of marriage arrangement and exchange.

To understand this trend, however, it is important to first have a more comprehensive look at the formation of pre-industrial marriage arrangements. Beatrice Gottleib explains: “For the small farmer or peasant it was well-nigh impossible to get along without being married. Marriage made it possible to do the work that had to be done every day, and it was also needed to provide for the orderly transfer of property” (Gottleib 51). While Gottleib's analysis demonstrates the importance of marriage to the 'day-to-day' economic sustenance of the peasant class, it more importantly states the significance of wealth transfers in pre-industrial Western Europe. Having economic independence was a necessary factor towards getting married, and the inheritance of wealth allowed young men the economic independence needed to marry in a peasant economy:

The Western European Marriage Pattern was associated with a peasant economy and an inheritance system which demanded a certain amount of property as a prerequisite to marriage. More simply, in order to get married, men had to save or, in most cases, wait until their father died and a piece of land, a workshop or a cottage became available (Devos 101).

Gottleib even goes so far as to say that “there can be no doubt that marriage was closely associated in people's minds with economic independence” (Gottleib 60). This sentiment is echoed by the fact that “full adult status was achieved only through marriage” (Gottleib 51) and that those who “did not inherit or could not find another source of income would defer marriage” (Devos 101).

Although economic independence was the main prerequisite for marriage to occur, the reasons as to why people married were heavily entrenched in the exchange of economic capital between families: “The heart of the matter was almost always the dowry, the money or property the woman brought to the marriage” (Gottleib 53-54). While men profited heavily from their inheritance, the economic capital exchanged in marriage would also greatly benefit not only immediate and extended family, but also future generations: “The enhanced family property would descend to an heir who in turn was expected to enlarge it, if possible, through subsequent marriage arrangements” (Gottleib 53). This in turn would create a large importance around the creation of an heir, an extremely different phenomenon than “the modern wish to experience parenthood” (Gottleib 52).
The potential increases to a family's economic, social or cultural capital often made parents and other relatives directly related to the marriage process in terms of arrangements and contract negotiations. While the initial choice of a mate was commonly up to the couple themselves, arranged marriages or the details of contract arrangements were almost always up to the two 'joining' families:

Arranging marriages was an important and time-consuming activity – 'the weightiest business,' someone said. The material benefits to a family could be considerable, since marriage was one of the occasions when property was distributed. If the Hapsburgs could acquire an empire, a peasant family might acquire acreage and a merchant family might acquire capital (Gottleib 53).

Due to the nature of pre-industrial marital economic exchange, there were incredible familial pressures to marry an appropriate mate that would greatly increase the economic status of the family. As well, it seems that "[t]he final choice of a mate was bound up with the process of working out details, which could be complicated. A marriage contract set up the conditions that made it possible for the couple to live on their own" (Gottleib 53). The marriage contract was an extremely important step because it ensured the exchange of economic capital between families and consequently "[b]argaining resembled international treaty negotiations" (Gottleib 53). These contracts were dealt with in a very serious matter due to the immense economic consequences that could result from their abrupt collapse. Even poor families would commonly pursue formal marriage contracts because of the material wealth invested in pre-industrial marriage (Gottleib 54). That is not to say, however, that there was no element of romantic love involved in such marriages, but rather that such contracts helped formalize the economic exchange and well being of both families involved. While the children may have been thinking solely of romantic love, their parents and extended family were also reflecting heavily on the marriage's economic consequences, as "[s]ometimes months of bargaining came to nought, and the parents had to search for other prospects" (Gottleib 54). Therefore the contract became a formal economic compromise between two families in their search for greater capital, regardless of the existence of romantic love between their children.

While there is no particular date in which romantic love began to take hold on the foundation of marriage, it is generally agreed that the industrial revolution was an extremely important turning point in the evolution of romantic love marriages (Gottleib 269). This can be due to a variety of factors, two of which are the increase in romantic literature, and also the structural changes to the economy that the industrial revolution brought about. Jonathon Gathorne-
Hardy states that “[t]he sales of romantic fiction, read chiefly by married women of twenty-five or over, are by far the largest of any single category of book. These sales indicate an intense desire for romantic love” (Hardy 32). While his argument seems far-fetched at first glance, Hardy makes an interesting point about Romanticism’s effects on society. In his analysis of the period, Hardy found that “[f]rom 1740 on a flood of novels poured on to the market with romantic love as their theme” (Hardy 129). If literary themes are any indication of changing social trends then it certainly appeared that the high production and high sales of romantic literature was creating a change in how individuals viewed the marriage relationship. Beginning with the more literate, wealthier classes, “it began to spread down; among some of the wealthier classes it became a more or less acceptable reason for marrying. Or people did marry for that reason accepted or not” (Hardy 129). This ‘trickle-down’ effect of social attitudes began to slowly change the ‘economic exchange’ model of marriage. While a direct change did not happen right away, it is noted that, by the end of the nineteenth century, love among the middle classes was a mixture of nervous sentimentality strongly mixed with a regard for dividends, dowries and property. It is our century, and in particular the last forty years or so which have seen […] the final degradation and therefore popularisation of romantic love (Hardy 131).

While slow, the shift to romantic love marriages “so saturates our culture, pervades it so completely that, like air, it passes unnoticed” (Hardy 146). What was once an intense struggle for economic capital has become a simple expression of two individuals in love.

This transformation of the marital relationship, however, could not come from literature alone. The economic changes that resulted from the industrial revolution had a large part in disrupting the structures of marriage that created a dependency on the exchange of economic capital. The creation of factories “all but eliminated the household production of manufactured goods. The office building joined the factory as a place where individuals spent large portions of the day” (Gottleib 270). With families clustering in cities to work in factories, economic exchange became less important as there was less land or inheritance to bequeath to future generations. Removing people from a peasant economy, and therefore the land, familial exchange of economic capital became irrelevant as the land itself became less important. These changes are also reflected in the structure of the family in terms of creating families that are made up of nuclear relations, rather than extended family. This change in structure made marital decisions about economic exchange less important as the resulting capital would not be affecting as many individuals:

Families that fit this 1800 model are next to
impossible to find in the Western world today

Most people live in cities, household activity has little to do with economic production, fathers are no longer the absolute rulers they once were, and inheritance is far less important as a method of conveying wealth and power (Gottleib 269)

The combination of these economic and social factors had a large effect in disabling marital relationships from being based solely in terms of the exchange of economic capital. Social changes such as the “gradual relinquishing of parental control over the choice of partner [and] the dying away of economic considerations in marriage” (Hardy 131) helped create a modern world where love did not have to compete with the exchange of economic capital.

While changing attitudes towards romantic love and marriage create a fairly positive image of modern marriage relationships, the reality is eerily similar to it's pre-industrial past. Cohabitation has greatly increased in recent years and is seen as a fairly new form of relationship structure (Ambert 211). Yet, the premise behind most cohabitation reflects the situation of impoverished pre-industrial couples: “People who did not inherit or could not find another source of income would defer marriage” (Devos 101). While pre-industrial social attitudes would not allow unmarried couples to live together, cohabitation serves the similar purpose of deferring marriage until economic factors are met. A study by Pamela J. Smock, Wendy D. Manning, and Meredith Porter found that among cohabiters decision to marry, “[a]pproximately 23% named only economic criteria or only relationships criteria; nearly 50% named both. Thus, overall, 72% of the sample identified at least one economic factor as a prerequisite for the relationship to result in marriage” (Smock, et al 687). While the “[e]conomic ties between parents and children […] have] become unglued in modern society” (Burggraf 105), the overall ties to economic capital certainly have not. As well, Smock, Manning, and Porter's study found five themes all related to issues of economic capital:

(a) having enough money, (b) the ability to pay for a 'real' wedding, (c) achieving a set of financial goals before marriage, (d) the male partner's capacity to be an economic provider, and (e) lack of money as a source of stress and relationship conflict (Smock, et al 687).

While particular issues such as inheritance and familial benefit do not play as large – if any – role in modern relationships, economic capital continues to play an important part, forcing couples to do a cost/benefit analysis of marriage: “I don't really know 'cause the love is there uh… trust is there. Everything's there except money” (Smock, et al 687). Similar to pre-industrial relationships
which equated economic independence with marriage (Gottleib 60), cohabitors are found to express the exact same sentiments: “The implication is that one does not marry if one is struggling financially; marriage both connotes and requires a certain level of economic stability” (Smock, et al 687). Comparing these findings with the evidence that “one of the significant stressors in married life involves the inability to meet basic economic needs” (Kinnunen & Feldt 519), it seems that modern cohabitation and married life are still ruled by economic capital; perhaps not in the same way, but the relation to economic capital as a means towards marriage remains quite similar.

In comparable form, prenuptial agreements serve a similar purpose as their pre-industrial counterparts. While historical marriage contracts were negotiated by parents, the modern prenuptial allows couples to assure the safety of their economic assets (Flora 54). Although previous forms of marital contracts were to formalize economic exchange between families – the exact opposite arrangement of the modern version of saving one's assets – their opposition does not connote a difference in their relation to the transfer of economic capital. In the article “Let's Make a Deal”, Carlin Flora describes one woman's experiences with prenuptial agreements: “When Veronica, now 52, was at her father's deathbed, he implored her to get a prenuptial agreement to protect her inheritance” (Flora 54). Regardless of the differing nature of prenuptial agreements, their basis remains firmly entrenched in the idea behind familial economic exchange, or in this modern case, the protection of this exchange. In her defence of prenuptial agreements, Arlene Dublin states: “If you think your marriage does not have economic consequences, then you're not living in the real world” (Flora 54). Dublin's statement reflects both a historical and modern overview of the marriage relationship as it relates to economic capital.

If “[b]argaining resembled international treaty negotiations” (Gottleib 53) for past marital contracts, it seems little has changed as prenuptial agreements are similarly filled with emotions: “Jason, a 46-year-old financier now dissolving an eight-year marriage, thinks he is being cheated out of hard-earned money, and regrets not having a prenup […] He wishes his financial matters had been settled in good faith at the outset” (Flora 54). Jason's experiences, however, reflect the marital contract tradition in which families would formalize economic exchanges prior to marriage as a means to diffuse future economic difficulties (Gottleib 53). While the situations and their immediate causes are different, a prenuptial agreement's basis as a marital contract and feature of economic exchange remains true to the historical model.

The particular reason for the rise in prenuptial agreements, however, is related to a uniquely modern aspect of the marriage relationship: 'no-fault' divorce (Flora 54). While virtually unheard of before the 20th century, 37% of Canadian marriages now end in divorce (Ambert 390). Hardy describes 12th and 13th century marriages as "equally down-to-earth arrangements simply to get land and power. Affection and respect were irrelevant, and if the 'deal'
turned out badly, or a better one appeared, the wife was cast out, often on
the grounds of incest” (Hardy 123). Although Hardy’s description has no relation
to the modern function of divorce, it is interesting to note the particular way in
which females were treated previous to divorce laws. While historical marriages
could be abandoned for better economic opportunities, modern divorce allows
couples to split on even terms without fault to either party. The consequences
of this policy, however, are that economic decisions – such as prenuptial
agreements – must be factored into marriage early on, or else individuals stand
to lose a large portion of their own economic capital. Hardy puts it rather simply:
“All matters of the heart cost money. Marriage does. Affairs do. Divorce costs
most of all” (Hardy 176). With divorce causing large economic changes in a
family, particularly “[a] 20 to 40 percent income loss for women and
children” (Ambert 207), individuals are focusing on marital economic exchange
similar to their historical equivalent in terms of marital contracts. Modern
divorce seeks to cover extremely comparable historical issues such as
inheritance and land possession, which in turn forces modern couples to re-
examine their relationship in terms of an economic exchange.

The modern functions of cohabitation, divorce, and prenuptial agreements,
however, do not suggest that romantic love has disappeared. In fact, “[b]eing ‘in
love’ has been the main overt reason to marry for over a century” (Ambert 216).
What has changed is that new social attitudes in terms of cohabitation along
with modern divorce laws have reintroduced the exchange of economic capital
into the marital arrangement. While “[t]here’s nothing romantic about a
prenup” (Goldberg 79), it has become an almost necessary step in the decision
to marry due to a post-industrial economy in which children no longer rely on
parents for large inheritances of land and entitlement (Smock, et al 689). The
protection and exchange of economic assets in the modern world has become
a necessary reality for many marriages. In fact, two heterosexual males have
recently stated that they are planning to wed for the tax-benefits (Wright). While
their marriage seems to be for entirely political reasons, it demonstrates an
important trend in modern marriages that resembles the ‘economic exchange’
mariage of pre-industrial years. Gottleib states: “Two hundred years is a long
time, long enough for changes to have taken place in the relationships and
institutions that come under the heading of ‘family’” (Gottleib 269). Her
statement is both wrong and right at the same time. Changes have occurred
that have greatly altered the marital landscape, however, these changes have
also reintroduced the importance of economic exchange to marriage. While
Hardy has described the last half of the 20th century as “the final degradation
and therefore popularisation of romantic love” (Hardy 131), it is important to
note that this period has also reintroduced models of marital economic
exchange back into the popular culture.

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About the Author

Joel recently obtained a B.A from UBC in both English and Sociology (Double Major). He hopes to obtain an MBA in the near future and investigate new models of healthcare delivery in Canada.

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